

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE**

IN RE:
CLARISA IRAZEMA GOMEZ
5353 CANE RIDGE RD STE 821
ANTIOCH, TN 37013

SSN XXX-XX-8853

CASE 13-02015-KL3-13
JUDGE KEITH M LUNDIN
4/29/2013

NOTICE OF CONFIRMATION AND PLAN TERMS

ON **04/23/2013** the debtor(s) Chapter 13 plan, as amended, was confirmed by order of **JUDGE KEITH M LUNDIN**. This order provides an extension of the finality date to provide all parties in interest the opportunity to review the plan or its terms and seek relief from its term pursuant to Rule 9023, Federal Rules Bankruptcy. Any application for relief under Rule 9023 must be filed with the court on or before **05/18/2013**. Thereafter, the confirmed plan will be deemed final and binding on all parties pursuant to 11 U.S.C. §1327.

C. GOMEZ to pay **\$190.00 BI-WEEKLY**

to the Trustee who shall disburse funds pursuant to the terms of the confirmed plan.

To the debtor's attorney, **ROTHSCHILD AND AUSBROOKS PLLC**, the sum of **of \$3,705.00** to be paid **in full as class II secured claim**.

Total fee awarded is **\$3,705.00** .

To the Court Clerk the sum of **\$235.00** and **\$46.00** for filing and noticing fees.

The court has fixed a value on the collateral held by all secured creditors, which value shall be deemed the extent of the secured claim. Such creditors shall retain the lien on their collateral and shall be treated as follows:

<u>Creditor Name</u>	<u>Value</u>	<u>Interest</u>	<u>Monthly Payment</u>
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----- **NONE** -----

To creditors holding claims secured by a purchase money security interest in a motor vehicle incurred within 910 days preceding the petition or secured by a purchase money security interest in any other thing of value incurred in the 1 year period preceding the filing as follows:

<u>Creditor/Collateral</u>	<u>Interest</u>	<u>Principal Amt To Be Pd</u>	<u>Month</u>
E & S MOTORS	3.25%	\$6,114.20 (e)	\$183.94

(2005 NISSAN SENTRA / 910 AUTOMOBILE LOAN

The Trustee is authorized to pay any post petition fees, expenses, and charges, notice of which is filed pursuant to Rule 3002.1, F.R.B.P. and as to which no objection is raised, at the same disbursement level as the arrears claim noted above.

As of the date of this notice, the following notice of post petition fees, expenses, and charges has been filed:

<u>Creditor Name</u>	<u>Claim Amount</u>	<u>Monthly Payment</u>
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----- **NONE** -----

The plan treats some unsecured claims differently than others. The following claims to unsecured claimholders, in classes and paid in classes, sequentially as shown below:

<u>Class</u>	<u>Creditor Name</u>	<u>Interest</u>	<u>Dividend</u>	<u>Claim</u>
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----- **NONE** -----

The plan establishes a minimum dividend to general unsecured creditors, with timely claims but may establish a dividend to some creditors that differ from others. The following claims will be paid in the general unsecured class:

Creditor Name	Interest	Dividend	Claim	Account
AT&T	0.00%	20.00%	\$0.00	xxxxxxxxxxxxx
AT&T	0.00%	20.00%	\$0.00	xxxxxxxxx4707
CITIFINANCIAL	0.00%	20.00%	\$0.00	xxxxxxxxxxxxx
DISH NETWORK	0.00%	20.00%	\$0.00	xxxxxxxxxxxxx
FAMILY PRACTICE ASSOC OF SO HILLS	0.00%	20.00%	\$0.00	xxxxxxxxxxxxx
IOWA STUDENT LOAN LIQUIDITY CORP	0.00%	20.00%	\$0.00	xxxxxxxxx1908
IOWA STUDENT LOAN LIQUIDITY CORP	0.00%	20.00%	\$0.00	xxxxxxxxx1908
NASHVILLE GENERAL HOSPITAL	0.00%	20.00%	\$0.00	xxxxxxxxx9658
NASHVILLE METRO WATER	0.00%	20.00%	\$0.00	xxxxxxxxx6695
NASHVILLE THMS EMERGENCY DEPT	0.00%	20.00%	\$0.00	xxxxxxxxx5569
* VANDERBILT MORTGAGE AND FINANCE INC	0.00%	20.00%	\$43,542.91	xxxxxxxxx7199

The following parties will receive future notices, but no distribution will be made to them under the confirmed plan:

FIRST NATIONAL BANK OF OMAHA TN ATTY GENERALS OFFICE BK UNIT US DEPT OF EDUCATION
 VANDERBILT MORTGAGE & FINANCE/BK UN BRAMWELL INVESTMENTS LLC

The debtor shall be responsible for paying the following claims in accordance with the underlying agreement:

Creditor

BELL HOLLOW APARTMENTS (RESIDENTIAL LEASE)

Generally, any claim, proof of which is not filed before **07/15/2013**, shall be disallowed. Claims of government units, proofs of which are not filed before **09/02/2013**, shall be disallowed. Scheduled claims, proofs of which are not filed, or which claims are disallowed are subject to being discharged if the debtor(s) complete the plan, except as specifically provided by law.

The court has found that the Debtor has complied with the requirements of §521(a)(1)(B) and the case is not dismissed pursuant to §521(i).

Unsecured creditors shall receive their prorata portion of the Unsecured Pool that remains after satisfaction of all allowed priority and administrative claims, not to be less than **20.000%** of such claims.

The unsecured pool shall be increased by the "base" amount not needed to satisfy allowed secured, priority, and administrative claims (including the trustee's commission).

The plan establishes a minimum pool of funds to be paid to all unsecured creditors called the "unsecured pool". Nonpriority unsecured creditors holding allowed claims shall receive a pro rata share of the unsecured pool after allowed unsecured priority and administrative claims have been satisfied. The plan establishes the Unsecured Pool at **\$8,524.00**.

The plan sets a minimum pool of funds to be paid to the Trustee by the debtor(s) called a base. The debtor(s) must pay this base or allowed claims in full before a discharge may be entered. The base is fixed at **\$24,700.00**.

Please note that this Notice is only a summary of the plan as confirmed by the Court. You are cautioned to review the Court's order approving the plan, available on PACER at <http://ecf.tnmb.uscourts.gov>.

/s/HENRY E HILDEBRAND, III

CHAPTER 13 TRUSTEE

P O BOX 340019

NASHVILLE, TN 37203

PHONE: 615-244-1101

FAX: 615-242-3241

pleadings@ch13nsh.com

* An asterisk denotes that a proof of claim has been filed for the listed creditor. No disbursements will be made on any claim pursuant to the plan unless an allowed proof of claim is filed.

CERTIFICATE OF SERVICE

Case number: 1302015

I hereby certify that a true and correct copy of the foregoing has been served by 1st Class Mail on:

CLARISA IRAZEMA GOMEZ 5353 CANE RIDGE RD STE 821 ANTIOCH, TN 37013

NASHVILLE METRO WATER % ALLIANCE ONE RECEIVABLES MGMT 6565 KIMBALL DR STE 200 GIG HARBOR, WA 98335

DISH NETWORK % ANDERSON FIN NETWORK P O BOX 3097 BLOOMINGTON, IL 61702

AT&T % ANDERSON FINANCIAL NETWORK P O BOX 3097 BLOOMINGTON, IL 61702

FAMILY PRACTICE ASSOC OF SO HILLS % CAC FINANCIAL CORP 2601 NW EXPRESSWAY STE 1000E OKLAHOMA CITY, OK 73112

AT&T % ENHANCED RECOVERY 8014 BAYBERRY RD JACKSONVILLE, FL 32256

FIRST NATIONAL BANK OF OMAHA % LHR INC 56 MAIN ST HAMBURG, NY 14075

BRAMWELL INVESTMENTS LLC % RECOVERY MANAGEMENT SYSTEMS CORPORATION 25 SE 2ND AVENUE SUITE 1120 MIAMI, FL 33131-1605

NASHVILLE THMS EMERGENCY DEPT % REVENUE RECOVERY CORP P O BOX 50250 KNOXVILLE, TN 37950

NASHVILLE GENERAL HOSPITAL % ROBINSON REAGAN AND YOUNG 105 BROADWAY STE 300 NASHVILLE, TN 37201

VANDERBILT MORTGAGE & FINANCE/BK UNIT % SYNCOM 5450 NORTHWEST CENTRAL STE 117 HOUSTON, TX 77092

TN ATTY GENERALS OFFICE BK UNIT % TN STUDENT ASSISTANCE CORP P O BOX 20207 NASHVILLE, TN 37202-0207

US DEPT OF EDUCATION % US ATTORNEY 110 9TH AVE S #A961 NASHVILLE, TN 37203

ROTHSCHILD AND AUSBROOKS PLLC 1222 16TH AVE SOUTH SUITE 12 NASHVILLE, TN 37212

E & S MOTORS 2115 NOLENSVILLE RD NASHVILLE, TN 37211

BELL HOLLOW APARTMENTS 5353 CANE RIDGE ROAD ANTIOCH, TN 37013

CITIFINANCIAL 650 MUNN RD E C/S CARE DEPT FORT MILL, SC 29715

IOWA STUDENT LOAN LIQUIDITY CORP P O BOX 7150 DES MOINES, IA 50309

VANDERBILT MORTGAGE AND FINANCE INC P O BOX 9800 MARYVILLE, TN 37802

and electronically noticed to ROTHSCHILD AND AUSBROOKS PLLC, 1222 16Th Ave South Suite 12, Nashville, TN 37212 and Ms Beth R Derrick, Assistant US Trustee, 313 Customs House, 701 Broadway, Nashville Tn, 37203 pursuant to Court's ECF delivery.

/s/Henry E. Hildebrand, III
HENRY E. HILDEBRAND, III
Standing Chapter 13 Trustee

Date: Apr 29, 2013

Case number: 1302015